

Personal Accident Insurance (PAI)

Accidental Death provides 24-hour accident protection to the primary renter/sharer and their immediate family for a death while traveling in the rented/shared recreational vehicle during the entire period of the Rental/Sharing Contract Agreement. Passengers are protected only while in, boarding or alighting from designated recreational vehicle. Limited coverage for:

Renter Loss of life \$50,000

Passenger loss of life \$5,000

The maximum total benefit that shall be payable in the aggregate for all covered persons per occurrence is \$55,000 regardless of the number of persons.

Accidental Medical Expense

Accidental Medical Expense provides you, your passengers and your immediate family with \$1,000.00 of 24-hour accidental medical expense coverage while in, boarding or alighting from the designated recreational vehicle for emergency medical expenses and ambulance fees.

Personal Effects Insurance

Personal Effects Coverage provides limited coverage for your personal belongings from loss or damage caused by theft of, damage to, or accident involving your rental/shared recreational vehicle. Personal Effect Coverage provides reimbursement for the actual cash value of the items subject to certain maximum, deductibles, limitations and exclusions.

Personal Effects Coverage protects Your personal belongings as the primary renter/sharer and those of Your immediate family traveling with You. The maximum Personal Effects Coverage Amount per rental/sharing contract is \$525.00, which is subject to a per claim deductible of \$25.00. The aggregate limit is \$500 per rental/sharing contract. Coverage is subject to one claim per rental/sharing contract period.

The items not covered are: securities, currency, deeds, artificial teeth or bridges, documents, tickets, eyeglasses/contact lens, prosthetic limbs, automobiles, automobile equipment, animals, motorcycles, motorcycle equipment, motorized boats, motors, other conveyances, perishables, bullion, household furniture. Loss or damage occurring through wear and tear or gradual deterioration, insects or vermin, inherent vice or damage, and "mysterious disappearance" are not covered.